

In re:
Jeffrey P. Babb
Paula J Babb
Debtors

Case No. 19-13877-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Feb 15, 2022

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 4

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 17, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Jeffrey P. Babb, Paula J Babb, 211 Union Street, Douglassville, PA 19518-9794
cr	US Bank Trust National Association, Not In Its Ind, PO Box 814609, Dallas, TX 75381-4609
cr	#+ Wells Fargo USA Holdings, Inc., 1000 Blue Gentian Road, Eagan, MN 55121-1663

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: gecsedl@recoverycorp.com	Feb 16 2022 00:01:05	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 1

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Wells Fargo Bank N.A.

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 17, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 15, 2022 at the address(es) listed below:

District/off: 0313-4

User: admin

Page 2 of 2

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Total Noticed: 4

Name	Email Address
JEROME B. BLANK	on behalf of Creditor Wells Fargo USA Holdings Inc. paeb@fedphe.com
JOSEPH L QUINN	on behalf of Joint Debtor Paula J Babb CourtNotices@rqplaw.com
JOSEPH L QUINN	on behalf of Debtor Jeffrey P. Babb CourtNotices@rqplaw.com
MARIO J. HANYON	on behalf of Creditor Wells Fargo USA Holdings Inc. wbecf@brockandscott.com, mario.hanyon@brockandscott.com
REBECCA ANN SOLARZ	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
Scott F Waterman	on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Paula J. Babb fka Paula J Auman
Jeffrey P. Babb

Debtors

US Bank Trust National Association, Not In Its
Individual Capacity But Solely As Owner Trustee
For VRMTG Asset Trust

Movant

vs.

Paula J. Babb fka Paula J Auman
Jeffrey P. Babb

Debtor

Scott F. Waterman, Esquire

Trustee

CHAPTER 13

NO. 19-13877 PMM

11 U.S.C. Section 362

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$5,844.54**, which breaks down as follows;

Post-Petition Payments:	October 2021 to January 2022 at \$1,410.84/month
Remaining Default from June 10, 2021:	\$1,178.00
Suspense Balance:	\$976.82
Total Post-Petition Arrears	\$5,844.54

2. The Debtor(s) shall cure said arrearages in the following manner;

a). On or before January 31, 2022, the Debtor shall make a down payment in the amount of **\$4,000.00**;

b). Beginning on February 16, 2022 and continuing through April 16, 2022, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of **\$1,410.84** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1st) day of each month (with late charges being assessed after the 15th of the month), plus an installment payment of **\$614.86 from February 16, 2022 to March 16, 2022 and \$614.82 for April 16, 2022** towards the arrearages on or before the last day of each month at the address below;

Fay Servicing, LLC
P.O. Box 814609
Dallas, TX 75381-4609

c). Maintenance of current monthly mortgage payments to the Movant thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

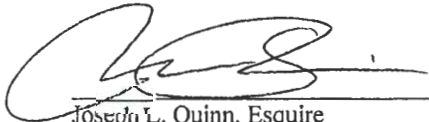
8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

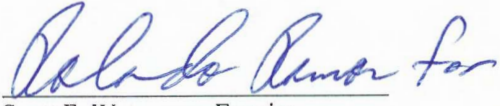
Date: January 20, 2022

By: /s/ Rebecca A. Solarz, Esquire
Attorney for Movant

Date: January 21, 2022



Joseph L. Quinn, Esquire
Attorney for Debtors

Date: 2/10/2022



Scott F. Waterman, Esquire
Chapter 13 Trustee

Approved by the Court this 15th day of February, 2022. However, the court
retains discretion regarding entry of any further order



Bankruptcy Judge
Patricia M. Mayer, Judge